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AIA Hong Kong
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Memo

Attn:	All EDD & Honourable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners	From:	Victor Man Min Su
Copy:	Mr. Alger Fung / Ms. Amelie Shen / Ms. Amy Chan / Mr. Louie Ho / All Department Heads / ABDD Executives / CSBD Executives / IVS Executives / Contact Centre	Dept:	Corporate Solutions
Date:	06 May 2026	Total pages:	4

Subject: (A260517) **友邦企業業務大灣區醫療通**
AIA Corporate Solutions GBA Healthcare

隨著粵港澳大灣區（「大灣區」）人口流動日益頻繁，於大灣區內獲取醫療服務的重要性亦與日俱增。

為應對持續上升的需求，**我們現已開通醫療費用[1]免找數服務，適用於在大灣區指定醫院[3]（「大灣區住院醫療網絡」）進行的住院及日間手術[2]**。

此項提升適用於友邦指定團體醫療保險計劃的合資格受保僱員及其受保家屬（「受保人」）。若保單持有人提出書面申請，並於下一保單週年成功續保及獲友邦批准加入此項提升，該提升可於該保單週年起生效。

於成功獲批醫療費用預先批核及免找數服務後，合資格受保人可於大灣區的指定醫院接受住院及日間手術時，享有更順暢、更便捷的體驗，並毋需預先支付[1,4,5]預先批核的醫療費用。

服務重點及概要：

服務概要	**大灣區醫療通** • **開通大灣區住院醫療免找數服務** • **支持醫療費用預先批核**
聯絡資訊	**成員可透過以下聯繫方式了解詳情：** • **友邦服務專線（大灣區醫療相關事宜）：(852) 2200-6333** • **國際免費專綫（須有國際長途功能）：400-8428009** • **電子郵件（僅供預先批核申請）：regional.healthcare@aia.com**
醫療費用預先批核程序[6]	**第一步：通過 AIA+下載醫療費用預先批核表格並提交申請** **第二步：通過電子郵件將表格發送給我們** **第三步：申請審查及批核**

如欲了解如何啟動此項提升或有任何查詢，歡迎與負責 貴區之企業業務營業拓展部同事聯絡。

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備註：

1. 醫療費用預先批核及出院免找數服務並非合約性服務，而是友邦就合資格受保僱員及其受保家屬（「受保人」）所產生並屬於受保的醫療費用，於其絕對酌情權下提供之行政安排。受保人須就所有不受相關保單保障之費用及收費自行負責，並需直接向服務提供者結算。
2. 大灣區住院醫療網絡由獨立第三方服務提供者所提供的服務，並不代表相關保單所產生的醫療費用必然可於該保單下索償。關於相關保單的保障範圍詳情，請參閱相關保單合約，或致電友邦 (852) 2200-6333 查詢。
3. 截至2026年3月25日，大灣區住院醫療網絡適用於大灣區內以下城市：廣州、深圳、珠海、佛山、惠州及東莞。大灣區住院醫療網絡所涵蓋的指定城市名單或會不時由友邦按其全權酌情權作出更改而不作另行通知。
4. 合資格受保人須繳付任何因下列情況而產生的差額：(i) 不受保單保障或超出相關合資格保障限額的醫療費用；以及 (ii) 已由友邦透過預先批核及免找數服務代為支付的醫療費用後所產生的任何差額。
5. 若受保人於相關保單下可受保障的醫療費用超出預先批核的金額，受保人須就超出部分直接向服務提供者結算。其後，受保人可向友邦就該超出部分提出索償，惟須遞交完整的索償文件，並受限於受保人的保障權益以及相關保單合約之條款及細則。詳情請參閱保單合約或致電友邦 (852) 2200-6333 查詢。
6. 本資料僅供一般參考之用，並不構成對相關營運流程的完整說明。有關大灣區住院醫療網絡的醫療費用預先批核及免找數服務的詳細流程，請以「大灣區住院醫療網絡預先批核及免找數服務指引」為準。

條款及細則：

a. 在合資格保單仍然生效下，大灣區住院醫療網絡之服務只適用於友邦指定團體醫療保險計劃的合資格受保僱員及其受保家屬（「受保人」）。 大灣區住院醫療網絡之服務由友邦不時指定之大灣區內獨立第三方醫療服務提供者提供，並須受相關服務提供者就其服務所訂立之服務供應情況及其服務的相關條款及細則所約束。

b. 大灣區住院醫療網絡下之服務提供者並非友邦之代理人、僱員或代表。友邦對大灣區住院醫療網絡下由服務提供者所提供服務的提供、質素或可用性概不作出任何明示或默示之陳述、保證或承諾，亦不會就該等服務承擔任何責任或法律責任。在任何情況下，友邦概不會亦不須就任何服務提供者於提供服務時之任何作為、遺漏或疏忽（包括但不限於醫療意見、治療、意見及建議）承擔任何責任或法律責任。

c. 大灣區住院醫療網絡下服務之範圍、地點以及服務提供者的數目，將由友邦全權酌情決定，並可隨時更改而無須事先通知。大灣區住院醫療網絡之服務提供者名單或會不時按友邦之全權酌情權而更改、更新或修訂。

d. 服務提供者於大灣區住院醫療網絡下所提供的服務，並不代表該等服務下所產生的醫療費用必然可受保或可於該保單下索償。

e. 合資格受保人須就所有不受相關保單保障之費用及收費自行負責，並需直接向有關服務提供者結算。詳情請向提供相關服務的服務提供者查詢。

f. 相關保單之索償須受限於遞交完整索償文件、受保人之保障權益，以及相關保單合約之條款及細則。詳情請參閱相關保單合約或聯絡友邦查詢。

g. 在合資格保單仍然生效下，醫療費用預先批核及出院免找數服務只適用於友邦指定團體醫療保險計劃的合資格受保人。醫療費用預先批核及出院免找數服務並非合約性服務，而是友邦就受保人所產生並屬於受保的醫療費用，於其絕對酌情權下提供之行政安排。

h. 醫療費用預先批核及免找數服務下的預先批核金額，須受限於提交完整所需文件、保障限額、相關保單之條款及細則，以及友邦的批核。詳情（包括服務流程）請致電友邦 (852) 2200-6333 查詢。

i. 合資格受保人須繳付因下列情況所產生的任何差額：(i) 不受保單保障或超出合資格保障限額的醫療費用；及 (ii) 已由友邦透過預先批核及免找數服務代為支付的醫療費用後所產生的任何差額。

j. 友邦保留於任何時間修改、暫停或終止醫療費用預先批核及免找數服務或其任何部分，或更改相關條款及細則之權利，且無須事先通知。醫療費用預先批核及免找數服務之提供及其適用條款及細則，均以友邦最終決定為準。如有任何爭議，友邦保留最終決定權。

本訊息所載資料並不包含產品的完整條款。有關產品特色、條款及細則、不保事項及主要產品風險之詳情，請參閱相關產品之產品小冊子及保單合約。如有任何查詢，歡迎致電（852） 2200 6333。

[AIA – INTERNAL]

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With increasing population mobility across the Guangdong-Hong Kong-Macao Greater Bay Area ("GBA"), access to medical services within the GBA has become increasingly important.

To support growing demand, **we have activated cashless service for medical expenses[1] incurred from eligible inpatient and day surgery procedures[2] performed at the designated hospitals within the GBA[3] ("GBA Inpatient Network")**.

This enhancement is applicable to eligible insured employees and dependents ("Insureds") of the designated AIA group medical insurance plans. Upon written application made by the policyholder, the enhancement may take effect at the upcoming policy anniversary year, subject to successful policy renewal and AIA's approval of its inclusion.

Eligible Insureds can enjoy a smoother, more convenient experience when accessing inpatient and day surgeries at designated hospitals under the GBA Inpatient Network without the need for upfront payment[1,4,5] for pre-approved medical expenses, upon successful approval on the pre-approval and cashless service of medical expenses.

Service Highlights and Summary:

Service Highlights	GBA Healthcare • GBA Inpatient cashless arrangement • Medical Expenses Pre-Approval Support
Contacts Information	Members can contact us through the following channels: • AIA Hotline (General GBA Inquiries): (852) 2200-6333 • Toll-free Hotline (IDD function is required): 400-8428009 • Email (Medical Expenses Pre-Approval Request Only): regional.healthcare@aia.com
Medical Expenses Pre-Approval Steps[6]	Step 1: Download Medical Expenses Pre-Approval form via AIA+ and complete the form Step 2: Send the form to us via email Step 3: Application review and approve

To learn more about how to activate this enhancement or for any further questions, please contact your designated CS Business Development Executives.

Remarks:

1. The pre-approval and cashless service of medical expenses is not a contractual service but an administrative arrangement offered in AIA's absolute discretion in respect of the covered medical expenses incurred by the Eligible insured members and dependents ("Insureds"). The Insureds should be solely responsible for all expenses and charges not covered under the relevant policy, and settle directly with the service providers.
2. The services provided by independent third party service providers under the GBA Inpatient Network do not imply that the medical expenses incurred are eligible to be claimed under the relevant policy. For details of the benefit coverage of the relevant policy, please refer to the relevant policy contract or contact AIA at (852) 2200-6333.
3. The GBA Inpatient Network is available in the following municipalities in the GBA as of 25 March 2026: Guangzhou, Shenzhen, Zhuhai, Foshan, Huizhou and Dongguan. The list of designated cities covered under the GBA Inpatient Network may be changed from time to time at AIA's sole discretion without prior notice.
4. The eligible Insureds are required to settle any shortfall resulting from the medical expenses which (i) are not covered under the policy or exceed the eligible benefit limit; and (ii) have been settled by AIA under the pre-approval and cashless service of medical expenses.
5. If the eligible medical expenses covered under the relevant policy exceed the pre-approved amount, the Insureds shall settle the excess amount directly with the service provider. The Insureds may subsequently submit a claim to AIA for reimbursement of such excess amount, subject to the provision of complete claim documents, the Insureds' benefits entitlements, and the terms and conditions of the relevant policy contract. For details, please refer to the policy contract or contact AIA at (852) 2200-6333.

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6. The information presented herein is for general reference only and does not constitute a complete description of the operational procedures. For detailed information on the GBA inpatient network pre-approval and cashless arrangement of medical expenses, please refer to the "Guide for GBA inpatient Network Pre-Approval and Cashless Service of Medical Expenses".

Terms and Conditions:

a. Access to the services under the GBA Inpatient Network is only available to the eligible insured members and dependents ("Insureds") of the designated AIA group medical insurance plans provided that the eligible policy remains in-force. The services under the GBA Inpatient Network are provided in the GBA by independent third party medical service providers designated by AIA from time to time, and are subject to the availability of the services and the relevant terms and conditions of the services as imposed by the service providers.

b. The service providers under the GBA Inpatient Network are not agents, employees or representatives of AIA. AIA makes no representation, warranty or undertaking as to the provision, quality and availability of the services provided by the service providers under the GBA Inpatient Network, and shall not be responsible or liable for any services provided by the service providers. Under no circumstances shall AIA be held responsible or liable for any act, omission, or negligence of the service providers in delivering the services, including but not limited to medical advice, treatment, opinions and recommendations.

c. The scope and location of the services available under the GBA Inpatient Network, and the number of service providers, shall be determined by AIA at its sole discretion and may be changed from time to time without prior notice. The list of the service providers under the GBA Inpatient Network may be varied, updated and amended from time to time at AIA's sole discretion.

d. The services provided by the service providers under the GBA Inpatient Network do not imply that the medical expenses incurred thereunder are eligible to be claimed under the relevant policy.

e. The eligible Insureds should be solely responsible for all expenses and charges not covered under the relevant policy, and settle directly with the service providers. For details, please contact the relevant service provider providing the relevant services.

f. Claim reimbursement under the relevant policy is subject to the provision of complete claim documents, the Insureds' benefits entitlements, and the terms and conditions of the relevant policy contract. For details, please refer to the relevant policy contract or contact AIA for enquiry.

g. The pre-approval and cashless service of medical expenses is only available to the eligible Insureds of the designated AIA group medical insurance plans provided that the eligible policy remains in-force. The pre-approval and cashless service of medical expenses is not a contractual service, but an administrative arrangement offered in AIA's absolute discretion in respect of covered medical expenses incurred by the Insureds.

h. The pre-approved amount of the medical expenses under the pre-approval and cashless service of medical expenses is subject to the provision of the complete required documents, the benefit limit, the terms and conditions of the relevant policy, and AIA's approval. For more details including the service process, please contact AIA at (852) 2200-6333.

i. The Insureds are required to settle any shortfall resulting from the medical expenses which (i) are not covered under the policy or exceed the eligible benefit limit; and (ii) have been settled by AIA under the pre-approval and cashless service of medical expenses.

j. AIA reserves the right to amend, suspend or terminate the pre-approval and cashless service of medical expenses or any part thereof, or change any terms and conditions relating thereto, at its absolute discretion at any time without prior notice. The provision of, and the terms and conditions applicable to, the pre-approval and cashless service of medical expenses are subject to the final decision of AIA. In the event of dispute, AIA reserves the right of final decision.

The information in this email does not contain the terms of the product, for the details of the product features, terms and conditions, exclusions and key product risks, you may refer to the product brochure and policy contract of relevant products. Should you have any inquiries, please contact us at 2200 6333.

Yours faithfully,





Victor Man
Head of CS Business Development
Agency Distribution, Corporate Solutions

Dr. Min Su
Head of CS Digital & Health